ON EARTH AS IT IS IN HEAVEN

A FAITH-BASED TOOLKIT FOR ECONOMIC JUSTICE

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A Modern-Day Famine

Wealth and Inequality in the Twenty-First Century

My father Gordon looks at me over his seven-week-old granddaughter, whom he is cradling in his arms.

"The goals of unionism and the social teachings of Jesus should be roughly the same, and some of organized labor has intersected with religion, but so too did much of labor move away from organized religion. A lot of the early IWW (International Workers of the World) organizers? They had no real use for religion," he says matter-of-factly.

At the dining table of my modest townhouse in Vancouver, Washington, my dad, currently an appellate judge in Kansas but previously an attorney who represented labor unions for over fifteen years, converses easily on the topic of my doctoral thesis: the intersection of Christian social teaching and labor organizing. Even though the ink on my diploma is still drying, my dad supplements my knowledge of the subject with his years living this history. We cover all sorts of ground in a short amount of time—songsmiths like Woody Guthrie and Ralph Chaplin, the geographic and ethnographic distinctions in how different union locals organized themselves, and much more.

As a judge, my dad is used to communicating in multipage opinions; extracting an elevator-speech sound bite from him is a rare occurrence. But his aside about the eschewing of religion by many labor organizers hangs in my mind. It is a potent reminder that, immersed though I am in the language and trappings of organized Christianity, there continues to be a chasm between my religion and the organizations my father

and I believe strive for the social teachings my faith espouses, but it remains as important as ever to work to bridge that chasm.

My father is what I affectionately refer to as a CEO. Not a Chief Executive Officer (that would be a rather incongruous title for a former labor union attorney, after all), but a Christmas and Easter Only churchgoer. But his understanding of the role Christianity has played over the course of the history of the United States is remarkably broad, and I think that going to him for an outside-the-pews perspective on my faith's role in the American story acts as a vital system check for my own worldview. When we look at how we arrived at this moment of stratified wealth unseen since before the Great Depression, a similar vital system check is in order. If the American church—indeed, any organized faith—is going to proactively approach economic inequality, understanding how we got to where we are is of paramount importance.

What Is So Special About Now?

One of my favorite tidbits of church history trivia is that just before the Protestant Reformation began in 1517, the Roman Catholic Church issued a decree through the Fifth Lateran Council banning the preaching of "any fixed time of future evils, of [the] Antichrist's coming, or the day of Last Judgment."[1] That a church council decided that such a decree was necessary suggests that predicting the exact date of the Antichrist's arrival or of the End Times was already a widespread practice, and yet that prohibition has done little to deter the cottage industry that has thrived within Christianity dedicated to predicting the end of the world—with a reliably 100 percent rate of failure.

In spite of this ban, after the Reformation, those apocalyptic predictions, combined with rampant anti-Catholicism, made the papacy one of the most frequently suggested candidates for the Antichrist.

1. Jason Boyett, *Pocket Guide to the Apocalypse: The Official Field Manual for the End of the World* (Relevant Media Group, 2005), 34.

But the collective belief of most any generation that they are living in the most important time contributes to our sense of an ending. Throughout the twentieth century, there were predictions that a dictator like Adolf Hitler, and then Josef Stalin, would be the Antichrist. Then the predictions turned to Islamist terrorists, among others. Our predictions for who might usher in the End Times are flexible enough to morph from one generation's bogeyman to the next, because the prediction itself does not actually change that much. Each generation sees themselves living in a moment of unparalleled importance in world history, whether or not they are.

As a general rule, I try to stay away from the "we live in an auspicious moment in history" sort of rhetoric. We may well be living in such a moment, but that assessment is probably best made by future historians. However, I do believe in each generation rising to meet the challenges unique to its particular epoch of time.

The Greatest Generation took on Nazism and European fascism. The generation before theirs had to arrest the Great Depression and the destructive effects of Prohibition. And, among the other challenges like climate change and the reemergence of fascism in the form of far-right governments across Europe, Generation X, Generation Z, and my generation of millennials will have to face down the tide of economic inequality on a scale more massive than anything seen in the United States prior to the Great Depression.

These challenges are not merely economic, diplomatic, or environmental. They are fundamental moral challenges as well, for they concern the basic wellbeing of humanity, and our capacity to flourish within those circumstances. Economic challenges are not limited to dollars and cents. Environmental challenges are not limited to tree hugging and spotted owls. Ecology concerns the very fabric of life, and because God is the author of life, these challenges are inherently theological. They demand a response from the church beyond inexplicably deciding that the environment is not worth sweating over because Jesus might return before the earth runs out of the resources to sustain human life.

I see similarities in the church's limited response to the economic inequities of our post-Great-Recession era. The willingness to punt on the issue, a hastening to justify a person's poverty because of their personal immorality, a misappropriation of scripture to justify wealth-hoarding, are all behaviors that I have seen frequently throughout a decade of parish ministry, and have come to believe are symptoms of a deeper malaise affecting the church. The raison d'etre of this book is not only to try to define and arrest that malaise, but to offer a vision of moral clarity against inequality in response.

To buttress this vision of a church that sees its moral calling in standing against the wage and wealth thefts of the poor by the rich, I cannot rely on anecdotal evidence. Statistics are also needed to underscore the breadth and depth of the present crisis.

Numbers Tell a Story, Too

Back when I was beginning the initial work for this book, news broke that Facebook had experienced one of the worst single-day losses of market value in history. Nearly $120 billion in value was erased. Mark Zuckerberg lost an estimated $11 billion in personal worth.[2]

To put those staggering figures in the context of an ordinary household's income, the $11 billion that Zuckerberg lost in a single day is over 243,000 times higher than my before-taxes annual salary was at my first full-time ministry call. Assuming an active career of forty years, because of its biblical connotations and it represents the time between ages twenty-five and the traditional retirement age of sixty-five, I would have to work 6,075 active careers in ordained ministry to gross what he lost in one day.

That one person would have to work over six thousand lifetimes to earn what another could lose in a single day and still be a billionaire should serve as *prima facie* evidence that our economic system is grievously immoral. I do not think that our economy is broken,

2. David P. Gelles, https://twitter.com/gelles/status/1022476401944002560, July 26, 2017, accessed July 27, 2017.

however. I think it is working exactly as it was designed. While I did not get into professional ministry to get rich, neither did I do it to be happy with an economy that lavishly bestows the fatted calves on a select few while the rest are left to content ourselves with the crumbs that fall (or trickle down, as it were) from the table. Our economy is fundamentally unequal, not broken by accident.

The juxtaposition of my personal finances with Zuckerberg's illustrates a fundamental principle that I try to adhere to in ministry: I believe in combining personal experience with statistical data because the two have a symbiotic relationship. Without the data, I cannot place my personal narrative into a wider context, but without the personal stories, it is tempting to see the data only as abstract and impersonal. As with *Oregon Trail Theology,* then, *On Earth as It Is in Heaven* will strive to utilize both narratives and statistics. In order to communicate the sheer dimensions of the golden calf we have created for ourselves, it is necessary to discuss some ghastly, but hopefully reversible, statistics.

In the United States, a stratification of wealth like that of the Gilded Age of the 1910s or the Roaring Twenties has set in: 35 percent of the total net worth of the United States population is owned by the wealthiest 1 percent; 63 percent by the wealthiest 5 percent; 76 percent by the wealthiest 10 percent; 88 percent by the wealthiest 20 percent; and 97 percent by the wealthiest 40 percent;[3] leaving a scarce 3 percent of the nation's wealth for the remaining 60 percent of the population, or nearly two hundred million people.

In the past, labor unions have acted as instruments against this rising tide of wealth inequality, but the union membership rate of the United States workforce for 2015 (the most recent year available as of this writing) sat at only 11.1 percent,[4] well below one-third of the

3. Christopher Ingraham, "If You Thought Income Inequality Was Bad, Get a Load of Wealth Inequality," *The Washington Post*, http://www.washingtonpost.com/news/wonk/wp/2015/05/21/the-top-10-of-americans-own-76-of-the-stuff-and-its-dragging-our-economy-down/, May 21, 2015, accessed July 25, 2018.

4. "Union Members Summary," U.S. Bureau of Labor Statistics, http://www.bls.gov/news.release/union2.nr0.htm, January 28, 2016, accessed July 25, 2018.

peak union membership rate of 35 percent during the mid-1950s.[5] Meanwhile, the minimum wage has failed to keep up with inflation since its peak value in the year 1968,[6] and the amount of savings for most individuals in the United States is low—in most cases, less than $1,000. The rate of saving is approximately half of what it was during the mid-1960s.[7] Compared to the vast sums held by modern-day tycoons, these meager savings are the humble ashes of which Jeremiah speaks when he says that nations collectively labor in vain. The scales of wealth are not simply tipped to one side or the other. The scale itself has toppled over from the lopsided weight.

Today this stratification of wealth continues seemingly unabated, as does the neutralization of institutional bulwarks meant to check against such stratification ever happening again after the Gilded Age, Roaring Twenties, and Great Depression. The 60 percent of the United States population who hold only 3 percent of the wealth risk losing any voice they may once have had to advocate for their physical and spiritual needs in the public square and the media.

While physical and spiritual needs do intersect, it is important to differentiate them here for the purposes of this book. I am a pastor by vocation; I have been trained in the provision of spiritual care primarily and economic care secondarily. Concern for spiritual need can overlap into fields such as the sociology of religion to perform studies on the nature of spirituality and economic inequality. However, sociologists are not pastors, and it is unfair to expect them to function or think like pastors. Being a pastor offers particular interest and skills in the practice of spiritual care with which to address and potentially answer the basic question of how the church can, and should, address economic inequality in our time.

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5. Steven Greenhouse, "Union Membership in U.S. Fell to 70-Year Low Last Year," *The New York Times,* http://www.nytimes.com/2011/01/22/business/22union.html, January 21, 2011, accessed July 25, 2018.

6. Drew DeSilver, "5 Facts about the Minimum Wage," Pew Research Center, http://www.pewresearch.org/fact-tank/2017/01/04/5-facts-about-the-minimum-wage/, January 4, 2017, accessed July 25, 2018.

7. Sean Williams, "Nearly 7 in 10 Americans Have Less Than $1,000 in Savings," *USA Today*, http://www.usatoday.com/story/money/personalfinance/2016/10/09/savings-study/91083712, October 9, 2016, accessed July 25, 2016.

It may be tempting to either view the people I will write about solely as data points in an effort to be as objective as possible (even if full objectivity is an impossible goal) or to romanticize the plight of the laborer and the poor. "David versus Goliath" is a common axiom in the American zeitgeist, as are "heartland values" and the "voices of rural Americans." This book aims to fall into neither trap, and to instead let the data, scripture, and church history speak and give you the space to act and respond as you feel the Holy Spirit encouraging you to do.

With the wind of the Spirit at our backs, let us move forward in plumbing the extent of our modern-day famine, factor by factor.

Education by State and Zip Code

I lead off with education as the first of several factors to exposit in this first chapter because it was the crucible behind one of the strikes that I researched—the Kelso Education Association of schoolteachers went on strike as a part of the statewide wave of schoolteacher strikes in 2015. But Washington State was also replicating a phenomenon I saw out of my home state of Kansas—an intractable unwillingness by elected officials to fund our children's education in an even minimally constitutional manner. As I write these words three years later, schoolteachers across the state once again have been forced to go on strike after being left little option by the state and their school districts.

While I have made my home on the West Coast for my entire adult life, I am a born-and-raised Kansan. I was born in a hospital in Wichita, raised outside of Kansas City, attended Kansas public schools, and formed my Christian faith in a Disciples of Christ congregation located in Kansas. Kansas will always be home to me. Which was why, even after moving away, it was wrenching to read all about the destructive consequences of the state government's grand "tax experiment" over the past decade that slashed income taxes across the board and reduced a key corporate tax rate from 7 percent to 0 percent, leading to an almost immediate 10 percent loss in tax revenue,

and subsequently devastating reductions to vital government services, including infrastructure and public schools.[8]

If state budgets are reflections of our society's choices and values, then we are not properly valuing our children or their teachers. Washington is by no means the only state to cope with a teachers' strike over inadequate funding or low pay. Teacher unions called labor actions in Los Angeles, Chicago, Denver, Ohio, West Virginia, Oklahoma, and Arizona, among other areas, in the past few years to draw attention to their collective plight. In my own hometown of Kansas City, decades of white flight out of the city proper have contributed to lopsided underfunding of schools with a higher percentage of students of color, representing a generations-long theft. As an adult, I have come to realize that my own public school education unjustly benefited from such a disparity. My zip code and my home state determined much about the quality of my education.

Most school districts in the United States rely on a combination of state and local funding, along with a relatively small contribution of federal funding. Even if state funding nominally increases or simply remains steady, a loss of local funding can prove devastating for a school district. State funding for public education is neither increasing nor remaining steady; in a majority of states, funding has decreased on a per-student basis since 2008, and local funding has not been able to fill in all the budgetary holes.[9]

As we the people continue to underfund our public schools, the schools have begun to take on qualities of many churches—though perhaps not the qualities of communal prayer and scripture reading as some Christians would hope. Deferred maintenance, crumbling infrastructure, and underpaid staff are now daily parts of life for many schools just as they are with many churches. As a pastor, there is a

8. Jeremy Hobson, Samantha Raphaelson, and Dean Russell, "As Trump Proposes Tax Cuts, Kansas Deals with Aftermath of Experiment," NPR, https://www.npr.org/2017/10/25/560040131/as-trump-proposes-tax-cuts-kansas-deals-with-aftermath-of-experiment, October 25, 2017, accessed August 23, 2018.

9. Michael Leachman, Kathleen Masterson, and Eric Figueroa, "A Punishing Decade for School Funding," Center on Budget and Policy Priorities, https://www.cbpp.org/research/state-budget-and-tax/a-punishing-decade-for-school-funding, November 29, 2017, accessed August 24, 2018.

painful irony in the reality that just as public schoolteachers are being forced to make do with fewer resources, so too is the church that was began by a public teacher in Jesus of Nazareth.

That Jesus was a teacher is a basic premise of all four Gospels. He teaches both large crowds and individual households. He taught through parable, sermon, and aphorism. He was called "rabbi," which means "teacher." Jesus's classroom, like any other, needed supplies: a mustard seed, five loaves, two fishes, bread and wine. His example should call us to advocate for our teachers to have the resources, wages, and benefits they need to do their jobs well.

For at least seven to eight hours a day, five days a week, and nine months a year, our schools are the homes away from home for our children, homes where they can find their place and build themselves up into the sort of loving, thoughtful, and knowledgeable adults we wish for them to become. We must care for our schools as we care for our own homes.

Physical and Spiritual Homelessness

As I was graduating from Seattle University's School of Theology and Ministry in June 2018, *The Seattle Times* exposed an explosive reality about a city already living with overpriced rents and mortgage payments: one in four apartments in Seattle was empty.[10] Meanwhile, Seattle has a crisis of homelessness that, on a per-capita basis, remains one of the largest in the nation, with my own adopted hometown of Portland, Oregon, not far behind.[11] In both cities, rents and home prices are prohibitively high. Landlords are much

10. Mike Rosenberg, "Seattle Renters Score Big as Landlords Dangle Freebies to Fill Empty Apartments," *The Seattle Times*, https://www.seattletimes.com/business/real-estate/free-amazon-echo-2-months-free-rent-2500-gift-cards-seattle-apartment-glut-gives-renters-freebies/, June 25, 2018, accessed August 20, 2018. I want to acknowledge that the reporter of this piece sexually harassed his female colleagues and subsequently resigned from *The Seattle Times*. I believe his accusers and recognize that the abuses he committed do not change the reality of the Seattle housing crisis, or the impact of the news when it first dropped.

11. Scott Greenstone, "Is Seattle's Homeless Crisis the Worst in the Country?" *The Seattle Times*, https://www.seattletimes.com/seattle-news/homeless/is-seattles-homeless-crisis-the-worst-in-the-country/, first published January 16, 2018, updated April 26, 2018, accessed August 20, 2018.

more willing to offer a month of free rent rather than an across-the-board rent decrease in order to fill their domiciles.

While Portland and Seattle are relatively large cities, the debate over homelessness is happening in smaller towns as well. One of the biggest ongoing flash points I saw during my ministry in Longview, which combined with the adjacent town of Kelso has population of maybe fifty thousand, was addressing chronic homelessness there. I heard a laundry list of reasons for not ministering with thoughtfulness and compassion to those experiencing homelessness—drugs, irresponsible life choices, an unwillingness to help themselves—that felt devoid of empathy.

It was heartbreaking to watch many of the local politicians talk about the lack of compassion even as they attempted to rezone the area to functionally eliminate homeless shelters. It was heartbreaking to hear support from laypeople and clergy alike for those attempts, creating the sort of vicious feedback loop in which both elected leaders and their constituents feed off of one another's shared animosities toward a disadvantaged population. It was also heartbreaking to see much of that viciousness emanate from within the wider church. We worship an itinerant Messiah who once said, "Foxes have dens, and the birds in the sky have nests, but the Human One has no place to lay his head" (Luke 9:58). That should call to question any of our manufactured moral objections to homelessness. Such attitudes are a testament to the extent to which we are willing to revise Christianity to justify our comfort with injustice.

Our willingness to reshape our faith for comfort's sake lies at the heart of what needs to change within the church. Everything in the chapters that follow is an interpretation, whether of the Bible or of history, that seeks to offer a course correction for how our interpretations of God have replaced God within the church. We no longer worship God as revealed through the scriptures so much as we worship the scriptures. We do not learn from history so much as we revise and reframe history to see what we want to see. That may make our Christianity a comfortable home, but it moves that home from its solid foundation of rock to a foundation of sand. Jesus made clear

what happens to the house built on sand. It gets washed away. We are setting ourselves up for spiritual homelessness.

It may not feel that way. We may still attend a church, listen to sermons, do the things Christians typically do to practice our faith. We may not feel homeless. But we are consigning our souls to live out of the spiritual equivalent of cardboard boxes and shopping carts, even as we cast stones at our siblings in Christ who live in such trappings in the physical world. It is a vicious hypocrisy.

Food Deserts and Food Insecurity

You may have lived in a desert without knowing it. You may be living in one right now. Millions of Americans live in deserts right now. I know that sounds like a sensationalized lead-in to a local news story, or perhaps the tagline for Al Gore's next film, but food deserts are where many people live in America, the wealthiest country in the world. For all its riches, the United States inflicts food insecurity on millions of its own people.

According to the United States Department of Agriculture, nearly one in four residents of the United States lives in a food desert, which is defined as being at least a mile away from a grocery store or supermarket in urban areas, and at least ten miles away in rural areas.[12] The primary options for people who live in food deserts are convenience stores and dollar stores, which generally devote their limited shelf space to highly processed, shelf-stable foods that are high in fat, sugar, and salt, rather than healthier staples like fresh fruits and vegetables. Dining options in food deserts similarly include fast food outlets that offer fat-, sugar-, and salt-laden food, but at rock-bottom prices. Inexpensiveness and ubiquity are critical elements to fast food's appeal when one in four Americans do not have convenient access to a grocery store. Towns such as Baldwin, Florida, have taken the radical step of introducing government-owned grocery stores at city hall, where citizens of the town can purchase nutritious food in the

12. Marie Gallagher, "USDA Defines Food Deserts," *Nutrition Digest,* American Nutrition Association, vol. 38, no. 2 (2016): americannutritionassociation.org/newsletter/usda-defines-food-deserts/.

absence of traditional supermarkets.[13] For others who live in food deserts across the nation, though the calories are plentiful, the nutrition is scarce. Despite the ability of a relatively small number of American farmers and ranchers to feed literally hundreds of millions of people, the United States is experiencing a very real famine.

The spiritual metaphors here are potentially endless. White American Christianity has glutted itself on the unhealthy calories of religious nationalism and prosperity theology; we will get to those in due course. We will likewise address the scriptural implications of a church and a self-styled "Christian nation" who ignore the provisions of food that Jesus made in the Gospels. For the moment, let us acknowledge that the wealthiest country in the world is not adequately feeding its own people.

Part of the rationalizing rhetoric used to dismantle domestic food aid programs like SNAP and TANF is to say that churches, not the government, should be the safety net. I want to disabuse us of that notion right away. Yes, there are wealthy churches that do a great deal of work to feed the hungry. There are still more wealthy churches that do not do anywhere near enough, which may be one of the reasons they remain so wealthy. But those churches are not the majority of congregations in the United States. The median worship attendance for the average American congregation is eighty, and the majority of congregations have less than one hundred attendees in Sunday worship.[14] I pastored one such congregation for nearly seven years in the heart of a lovely but increasingly impoverished town that took the Great Recession on the chin. Nobody in our congregation was especially wealthy. Many were food insecure or bordering on homelessness. Even so, the congregation offered a full meal most every Sunday for anyone who was at worship, knowing that a number of folks would pack up more of that food to take home for dinner that night

13. Antonia Noori Farzan, "When a Deep Red Town's Only Grocery Store Closed, City Hall Opened Its Own Store. Just Don't Call It 'Socialism,'" *Washington Post*, https://www.washingtonpost.com/nation/2019/11/22/baldwin-florida-food-desert-city-owned-grocery-store/, first published November 22, 2019, accessed November 25, 2019.

14. David A. Roozen, "American Congregations 2015: Surviving and Thriving," *Faith Communities Today & Hartford Institute for Religion Research* (2015): 3.

or breakfast the next morning. The meal was one of several ministries the parish faithfully performed to respond to the poverty that surrounded us. The efforts our members put into those ministries were positively herculean. To say "Let the churches do it" echoes the flippant obliviousness of "Let them eat cake." Many churches are already doing the work. It is not enough.

Demanding that the poorer churches already addressing food insecurity do even more with what little we have is tantamount to demanding that the poor redistribute their food and money amongst themselves. Those Sunday meals and mission ministries were funded by the tithes that came out of my members' paychecks and fixed incomes. To argue that the church should be the ones to fix food insecurity rather than to tax the multibillionaires who have built their fortunes on the backs of the food insecure is simply morally bankrupt.

None of this should be construed as absolving the church of its biblical and historical mandate to feed and care for the poor. But in an era when the churches that are suffering the most tend not to be the megachurches of the televangelists we love to hate on, but rather the neighborhood church down the street from you that has been quietly providing for your impoverished neighbors for years and decades, "Let the churches do it" cannot be seen as a viable solitary option.

This means that not only must our expectations adapt to this reality, but so too must our religious communities. Congregations and their leaders, both lay and clergy, must address economic inequality and stratification in a way that holds our government officials and institutions accountable. If the bleeding of the most vulnerable among us is to ever be stanched, we must move beyond band-aids to the surgeries and sutures that offer hope and healing.

Medically Induced Bankruptcy

In 2016, a meme declaring that 643,000 Americans go bankrupt every year due to medical expenses went viral on Facebook, prompting the fact-checking website snopes.com to investigate. Snopes found that the figure of 643,000 was probably high, but even

conservative estimates said one in four of all personal bankruptcies in the United States was related to medical debt[15]—the most common source of personal bankruptcies.[16]

The total number of personal bankruptcies has fallen dramatically during the last decade, from a peak of nearly 1.6 million in 2010 to just under eight hundred thousand in 2017,[17] a reduction of 50 percent. Two reasons come to mind. One is that 2010 saw the worst aftereffects of the Great Recession, with many areas of the country experiencing double-digit unemployment rates. The second is the passage of the Affordable Care Act, and the corresponding drop in the number of Americans lacking health insurance.

Even with the assistance of the Affordable Care Act, and using the most conservative estimates, 150,000 to 200,000 American households *at a minimum* declare bankruptcy every year because of their medical debt.

Into the breach to mitigate some of the bleeding has been the phenomenon of crowdfunding—raising money from friends, family, and people who hear your story online. For many crowdfunding websites, which typically take a commission from each campaign, fundraisers for medical expenses are their bread and butter. On the crowdfunding website GoFundMe, as many as one in three donation campaigns are for covering medical expenses, and the website's CEO says that medical campaigns account for the highest amount of money raised of any of the site's categories.[18]

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15. Kim LaCapria, "Do 643,000 Bankruptcies Occur in the U.S. Every Year Due to Medical Bills?" Snopes, https://www.snopes.com/fact-check/643000-bankruptcies-in-the-u-s-every-year-due-to-medical-bills/, first published April 22, 2016, updated January 15, 2018, accessed August 9, 2018.

16. Maurie Backman, "This Is the No. 1 Reason Americans File for Bankruptcy," *USA Today*, https://www.usatoday.com/story/money/personalfinance/2017/05/05/this-is-the-no-1-reason-americans-file-for-bankruptcy/101148136/, May 5, 2017, accessed January 24, 2019.

17. "Bankruptcy Filings Decline Is Smallest in Years," http://www.uscourts.gov/news/2017/10/18/bankruptcy-filings-decline-smallest-years, October 18, 2017, accessed August 9, 2018.

18. Mark Zdechlik, "Go Fund My Doctor Bills: Americans Ask for Help Paying for Healthcare," MPR News, https://www.mprnews.org/story/2018/07/02/health-care-gofundme-crowdfunding-doctor-bills-minn, July 2, 2018, accessed August 16, 2018.

Those numbers should come as a condemnation of an anti-life reality that we are not providing for one another as the Gospels would have us do. That basic healthcare could ever be claimed as a privilege rather than a right in a self-styled "Christian" nation represents a sort of theological and scriptural amnesia endemic to the era in which we live.

For a church that worships a Messiah who offered free healthcare as part of his ministry, alarms should be raised. As much as the church focuses upon the Cross, there is another cross, the equal-armed red cross of medical care, upon which Christ's ministry demands that we focus our attention and resources. Just as Christ's public ministry included the miraculous provision of food in the face of hunger during the feedings of the five thousand and four thousand, that ministry also included the miraculous provision of healthcare in the face of a number of physical maladies.

It is not simply that the healthcare Jesus provided to people suffering from conditions like leprosy and dropsy was miraculous, however. It is also that the healthcare he offered was free of charge. We Christians follow a Messiah who did not condition his miracles on copays and deductibles, but asked only that people follow him. Jesus's public ministry will be discussed in more detail in chapter 3; integrating it here helps to frame this next statistic: according to the Centers for Disease Control and Prevention, 88.1 percent of Americans have a "usual place to go for medical care."[19] That might sound impressive until we consider the inverse: nearly 12 percent, or almost one in eight, Americans have no usual place to go for either routine or urgent medical care. With a population of roughly 325 million people, that translates to 38 million who lack access to basic medical care, even before the question of adequate insurance enters into the equation.

The good news is that we can rise to reach—if never fully meet—Jesus's example, at least in the interim. While ordinary neighborhood churches may lack the resources to fix the crisis of healthcare bankruptcies, there are positive and concrete steps many churches

19. "Access to Health Care," Centers for Disease Control and Prevention, https://www.cdc.gov/nchs/fastats/access-to-health-care.htm, May 3, 2017, accessed August 15, 2018.

are already taking. As we will see in the next chapter, some churches with the resources to do so are already tangibly contributing toward the forgiveness of medical debt and the accessibility and affordability of healthcare. Other congregations have taken their activism increasingly public, lobbying elected leaders for the sort of wholesale changes to healthcare that churches by themselves cannot effect. Even then, our task is not yet done: we must use our theological vocabularies to replace a healthcare framework of wealth-worship and profit generation with a Gospel message that has not been sanded away by the twin American idols of extreme individualism and unfettered plutocracy.

The Power of a New Frame

If you have ever changed the frame on a piece of artwork, you know the influence the frame can have on how we perceive the art, both positively and negatively. A well-chosen, high-quality frame can bring a person's attention to the object it is displaying in a way that augments the painting's characteristics. A poorly chosen frame, by the same token, can detract or draw the person's attention away from what the artist might have hoped they would see.

As we close this first chapter, I invite you to consider how finances have been framed in your life—including in your spiritual life. Where are they discussed? Were you taught they are impolite or impolitic conversation? Are they discussed on an individual or a communal level? What about money and wealth does not get discussed? What frames do you and your communities apply to money? We all start from different places in the conversation we are about to have over the next six chapters. My hope is that we can frame wealth inequality from a faith-based perspective.

Doing so will require repentance and reclamation. Repentance for the ways in which the church has enabled and abetted the wealthy and powerful at the expense of the poor. Reclamation of the sacred texts and historical traditions that we have ignored or reinterpreted to suit our own selfish ends. Through these two purposeful acts, we

can liberate our economy from the frames that have enslaved and oppressed others on behalf of profit.

What we are called to weigh, then, is the extent to which we value our own comfort—to be blissful in our ignorance and to happily turn our eyes away from that which we prefer not to care about—versus the extent to which we value our own salvation and common humanness. It is the equation that Jesus asked his audience to consider with the parable of Lazarus and the (pointedly anonymous) rich man in Luke 16. The anonymous wealthy man preferred his comfort to his common humanness with Lazarus, and it ultimately cost him his own salvation, even as he begged Father Abraham for relief in the afterlife. His earlier calculus that his innate human connection with Lazarus was not worth the price of parting with even a morsel of his treasure was also a calculus that his salvation was not worth that treasure, either. The rich man had consciously decided from which he believed he had derived the most benefit, and while he may have avoided a temporary financial cost, the spiritual cost to him was great, arguably even infinite.

In the world of speech and debate where I spent my high school and college years, this process of weighing price versus advantage is called a cost-benefit analysis. In these pages, I will be asking you to weigh the costs of your comfort versus the benefits of our collective salvation, and, in so doing, I am asking myself the exact same question about the costs of my own comfort and salvation. In a book that focuses on the intersection of faith and economics, to borrow this bit of economic language and repurpose it is very much on purpose. After all, words can be taken and reclaimed. Their meanings can shift through time and effort. We can, and should, understand cost as something that extends far beyond the financial sphere, and benefits as transcending the realm of material selfishness.

Let's reclaim our holy scriptures, our sacred historical and theological traditions, and the mission of today's church and reframe the conversation over faith and wealth. I cannot promise that such a conversation will be comfortable or even easy. It is neither of those things. What is at stake is far greater than our comfort. The work of

reclaiming and reframing is urgent, from underemployment to food insecurity to medical care and bankruptcies, and faithful responses are needed.

This book represents one such response, and should not be seen as the only or definitive word on the matter. Much like the scriptures and the history that we will spend the next few chapters putting into context, I hope that you will likewise place this book into its own context of a broad and vivid tapestry of Christian social teaching on wealth, finances, and the need for a more just and equitable economy. This is a conversation, and mine is simply one voice among it. Yours is as well.

In this holy conversation that we are having, may our works not be limited to our words. May we labor together to reclaim what has been lost, to create what has not yet been created, and to build up, insofar as we are able, the realm of a good and great God here on earth. It is a mighty labor that we are being called to do, one that can fundamentally change the lives of legions of our siblings and neighbors for the better.

Let us begin this divinely inspired labor. Together.